

Mahin Furniture Math



Project by-Md. Jalal Khan

Madhobpur Unit
Area 4

GRAMEEN TRUST



Identified By - Md. Ruhul Amin
Verified by- Md. Alhaz Sarkar

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Md.Jalal Khan
Age	:	03 Jun -1984 (33 Years)
Marital status	:	Married
Children	:	01 Son 02 Doughters
No. of siblings:	:	05 Brothers 03 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst.Guol Banu
(iii) Father's name	:	Md. Yousuf Ali
(iv) GB member's info	:	Branch: Bohara .Centre : 7/m Group no:02 Loanee no.1183 Member since:2005 First loan:5,000
Further Information:		Existing loan: 0 Outstanding: 0
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Class- Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Furniture
Initial Investment	:	50,000
Trade License		195 (2017-2018)
Business Experience And Training Info	:	20Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01726-570940
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother.. has been a member of Grameen Bank since 2005-2013 (08years). At first She took 5,000 taka from GB. GB Borrower invested GB Loan in work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mahin Furniture Math
Address/ Location	:	Montala Bazar, Madhobpur, Hobigonj
Total Investment in BDT	:	2,90,000
Financing	:	Self BDT- 2,40,000 /-(from existing business) 82% Required Investment BDT-50,000 /-(as equity) 18%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business		30%
(i)% of present gross profit margin	:	30%
(ii) Estimated %of proposed gross profit margin		
(iii) Agreed grace period		1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-1,80,000 Machines-20,000 Shop Advance- 40,000	2,40,000		2,40,000
<u>Proposed items:</u>		50,000	50,000
Total Capital	2,40,000	50,000	2,90,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items		
Product name	Unit (Quantity)	Amount
Cot	05	100,000
Chair & Table	01 set	30,000
Wood		30,000
Dressing Table	01	20,000
Total Present Stock		1,80,000

Proposed items		
Product Name	Unit (Quantity)	Amount
Varieties kind of wood		50,000
Total Proposed items		50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,000	1,20,000	14,40,000
<i>Less: Cost of sales (B)</i>	2,800	84,000	10,08,000
Profit (C) [C=(A-B)]	1,200	36,000	4,32,000
Income from Services			
Gross Profit			
<i>Less: Operating Costs</i>			
Electricity bill		800	9,600
Night guard bill			
Shop Rent		3,000	36,000
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (04)		20,000	2,40,000
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		400	4,800
Non Cash Item:			
Depreciation Expenses(20,000)*10%		167	2,000
Total Operating Cost (F)		31,667	3,80,004
Net Profit (E-F):		4,333	51,996

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4,500	1,35,000	16,20,000	4,700	1,41,000	16,92,000
Less: Cost of Sale (B)	3,150	94,500	11,34,000	3,290	98,700	11,84,400
Profit (A-B)=(C)	1,350	40,500	4,86,000	1,410	42,300	5,07,600
Income from Services						
Gross Profit						
<i>Less: Operating Costs</i>						
Electricity bill		800	9,600		800	9,600
Night guard bill						
Shop Rent		3,000	36,000		3,000	36,000
Mobile bill		400	4,800		500	6,000
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Present Salary-Staff (02)		20,000	2,40,000		20,000	2,40,000
Conveyance or Transport						
Others (fees, Entertainment, TL renewal)		500	6,000		600	6,000
Non Cash Item:						
Depreciation Expenses		167	2,000		167	2,000
Total Operating Cost		31,867	3,82,404		32,067	3,84,804
Net Profit (C-D) = (E)		8,633	1,03,596		10,233	1,22,796
GT payback			30,000			30,000
Retained Income:			73,596			92,796

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,03,596	1,22,796
1.3	Depreciation (Non cash item)	2,000	2,000
1.4	Opening Balance of Cash Surplus		75,596
	Total Cash Inflow	1,55,596	1,99,392
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	75,596	1,69,392

SWOT ANALYSIS

STRENGTH

- Skilled and experience
- Relationship with GB
- Demand from Locality
- Good communicational Skill
- Well known businessman

WEAKNESS

- Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft
- Fire























thank
you!